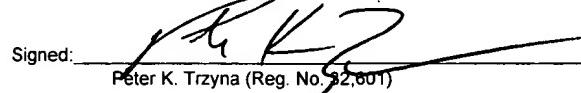




IPW

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: March 23, 2007

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit : 3691
Examiner : KARMIS, Stefanos.

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Amendment and Response;
2. Substitute Specification-Amended Version, Pages 3, 59, and 60;
3. Substitute Specification-Clean Version, Pages 3, 59, and 60;
4. Figures 1, 3, 10, 13, 16, and 20 with corrections thereon in red ink;
5. Submission of Formal Drawings; and
6. Formal Drawings: Figures 1-21, Replacement Sheets 1-21.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
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Date: March 23, 2007

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